

In re:
Timothy M. Cotter
Melissa S. Cotter
Debtors

Case No. 17-13357-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 29, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Cotter, Melissa S. Cotter, 216 S. 10th Street, Quakertown, PA 18951-1528
14004049	+ ACE CASH EXPRESS, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
14806358	Bureaus Investment Group Portfolio No 15 LLC, PO Box 2489, Kirkland, WA 98083-2489
13916959	Freedom Mortgage Corp, c/o Mario J. Hanyon, Esquire, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Phila., PA 19103
14553090	+ Freedom Mortgage Corporation, c/o Rebecca A. Solarz, Esq, 701 Market St., Ste 5000, Philadelphia, PA 19106-1541
13921591	+++ SOUTHERN AUTO FINANCE COMPANY, c/o PERITUS PORTFOLIO SERVICES II, LLC, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 29 2024 23:58:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 29 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13952681	Email/Text: bnc-thebureaus@quantum3group.com	May 29 2024 23:57:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
13916953	+ Email/Text: BarclaysBankDelaware@tsico.com	May 29 2024 23:57:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
13916952	+ Email/Text: BarclaysBankDelaware@tsico.com	May 29 2024 23:57:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
13916956	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:21	Capital One, 15000 Capital One Dr, Richmond, VA 23238
13916957	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:44	Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
13916954	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:14	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
13916955	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:50	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13953600	Email/PDF: bncnotices@becket-lee.com	May 30 2024 00:08:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14003828	+ Email/Text: bnc@bass-associates.com	May 29 2024 23:57:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 29, 2024

Form ID: 138OBJ

Total Noticed: 42

13916958	+ Email/Text: bknotice@ercbpo.com	May 29 2024 23:58:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
13916960	+ Email/Text: Bankruptcy@Freedommortgage.com	May 29 2024 23:57:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
13951647	+ Email/Text: Bankruptcy@Freedommortgage.com	May 29 2024 23:57:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
13916962	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 30 2024 00:08:32	Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
13916961	Email/PDF: ais.fpc.ebn@aisinfo.com	May 30 2024 00:08:33	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
13916964	+ Email/Text: PBNCNotifications@peritussservices.com	May 29 2024 23:57:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13916963	+ Email/Text: PBNCNotifications@peritussservices.com	May 29 2024 23:57:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
13984038	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 00:08:13	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13996239	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 23:57:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13916965	+ Email/Text: bankruptcy@marinerfinance.com	May 29 2024 23:57:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
13951495	Email/PDF: cbp@omf.com	May 30 2024 00:19:05	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
13916966	+ Email/PDF: cbp@omf.com	May 30 2024 00:08:48	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
13916967	+ Email/PDF: cbp@omf.com	May 30 2024 00:08:44	OneMain, Po Box 1010, Evansville, IN 47706-1010
13916969	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 00:19:09	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
13916968	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 00:08:44	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
13987292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 00:08:34	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13922341	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 00:08:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13988812	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 29 2024 23:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
13916970	+ Email/Text: legal@gosafco.com	May 29 2024 23:57:00	Safco, 5900 Lake Ellenor Dr, Orlando, FL 32809-4643
13918802	+ Email/PDF: ebn_ais@aisinfo.com	May 30 2024 00:08:21	Spot Loan, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13916972	+ Email/Text: Bankruptcy@TekCollect.com	May 29 2024 23:57:00	TekCollect Inc, 871 Park St, Columbus, OH 43215-1441
13916971	+ Email/Text: Bankruptcy@TekCollect.com	May 29 2024 23:57:00	TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269
13916974	+ Email/Text: bnc-thebureaus@quantum3group.com	May 29 2024 23:57:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
13916973	+ Email/Text: bnc-thebureaus@quantum3group.com	May 29 2024 23:57:00	The Bureaus Inc, 650 Dundee Rd, Ste 370,

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 29, 2024

Form ID: 138OBJ

Total Noticed: 42

Northbrook, IL 60062-2757

13970654

Email/PDF: ebn_ais@aisinfo.com

May 30 2024 00:08:13

Verizon, by American InfoSource LP as agent, PO
Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14001322	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14105344	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Timothy M. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com .lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Melissa S. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com .lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 29, 2024

Form ID: 138OBJ

Total Noticed: 42

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Timothy M. Cotter and Melissa S.
Cotter

Debtor(s)

Case No: 17-13357-amc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 5/29/24